

Form 213od

**UNITED STATES BANKRUPTCY COURT**

Southern District of Ohio  
170 North High Street  
Columbus, OH 43215-2414

In Re:	)	
	)	
Jeffrey Francis Howard	)	
1946 Westfield Dr. S.	)	
Columbus, OH 43223	)	
	)	
	)	
	)	Case No.: 2:05-bk-75540
	)	
	)	
Deborah Sue Howard	)	
Debtor(s)	)	
	)	
	)	
	)	Chapter: 13
	)	
	)	
Social Security Number:	)	
Debtor: xxx-xx-6012	)	
Joint: xxx-xx-7870	)	

**DISCHARGE OF DEBTOR AFTER COMPLETION  
OF CHAPTER 13 PLAN**

The court finds that the debtor filed a petition under title 11, United States code, on October 14, 2005, that the debtor's plan has been confirmed, and that the debtor has fulfilled all requirements under the plan.

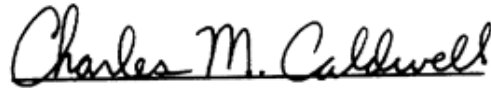
**IT IS ORDERED THAT:**

1. Pursuant to 11 U.S.C. § 1328(a), the debtor is discharged from all debts provided for by the plan or disallowed under 11 U.S.C. § 502, except any debt:
  - a. Provided for under 11 U.S.C § 1322(b)(5) and on which the last payment is due after the date on which the final payment under the plan was due;
  - b. In the nature of alimony to, maintenance for, or support of a spouse, former spouse, or child of the debtor in connection with a separation agreement, divorce decree or other order of a court of record, or property settlement agreement, as specified in 11 U.S.C. § 523(a)(5);
  - c. For a student loan or educational benefit overpayment as specified in 11 U.S.C. § 523(a)(8) in any case in which discharge is granted prior to October 1, 1996;
  - d. For a death or personal injury caused by the debtor's unlawful operation of a motor vehicle while intoxicated from using alcohol, a drug, or another substance, as specified in 11 U.S.C. 523(a)(9), in a bankruptcy case filed on or after November 15, 1990; or
  - e. For restitution included in a sentence on the debtor's conviction of a crime, in a case filed on or after November 15, 1990.

2. Pursuant to 11 U.S.C. § 1328(d), the debtor is not discharged from any debt based on an allowed claim filed under 11 U.S.C. § 1305(a)(2) if prior approval by the trustee of the debtor's incurring such debt was practicable and was not obtained.
3. Notwithstanding the provisions of title 11, United States code, the debtor is not discharged from any debt made non-dischargeable by 18 U.S.C. §3613(f), by certain provisions of title 10, 37, 38, 42, and 50 of the United States code, or by another other applicable provision of law.
4. All creditors are prohibited from attempting to collect any debt that has been discharged in this case.

**Dated:** 10/5/09

**BY THE COURT:**

A handwritten signature in black ink that reads "Charles M. Caldwell". The signature is written in a cursive, flowing style with a horizontal line underneath the name.

Charles M Caldwell  
United States Bankruptcy Judge